The effective implementation of Indiana's regulation of telemarketing has dramatically reduced a major irritant - unsolicited phone calls.

I consider the CBA petition to establish and EBR with me just because I may have, in some obscure manner, such as using an ATM machine, implied that I might want to do other business with them. I do not.

I like the banks I use. I see enough of other bank's programs. I am not interested. I will never use an ATM of any bank that ever makes an unsolicited call to me, nor will I seek their banking services.

It would be absurd for the Federal Government to prohibit states like Indiana to regulate telemarketing. I know of no other Indiana state action that has been so overwhelming supported by the people of Indiana — almost a no cost public service.

Bottom Line 1: I do not want unsolicited phone calls from commercial banks other than the ones with which I have an account.

Bottom Line 2: That the CMA and the participating banks want to overturn Indiana's highly popular Do Not Call Program is a clear indication to me that they have absolutely no genuine interest in their potential customer base. Please do not let them do it.

Thanks.